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B1 (Official Form 1)(04/13		nited S			ruptcy of Illino		go <u> </u>			Vol	untary	Petition
. Name of Debtor (if individ Campbell, Evelyn	ual, enter L						of Joint De	ebtor (Spouse)	) (Last, First	, Middle):		
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):						used by the J maiden, and			3 years		
Last four digits of Soc. Sec. (if more than one, state all)  xxx-xx-2838	. or Individ	ual-Taxpay	er I.D. (I	TIN)/Comp	olete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.	D. (ITIN) N	o./Complete EIN
Street Address of Debtor (N 1143 S. Plymouth C Chicago, IL			nd State):		ZIP Code		Address of	Joint Debtor	(No. and Str	reet, City, a	and State):	ZID Code
					30605							ZIP Code
County of Residence or of t	the Principa	al Place of	Business	!		Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Address of Debtor	(if different	t from stree	et address	s):		Mailir	ng Address	of Joint Debte	or (if differe	nt from stre	eet address):	
				_	ZIP Code							ZIP Code
Location of Principal Asset (if different from street add	s of Busines ress above)	ess Debtor				-1						
Type of De					f Business			-	of Bankrup	•		ch
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  (Check one box) □ Health Care Business □ Single Asset Real Estate as in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank			defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of □ Cl of	napter 15 P a Foreign napter 15 P a Foreign	etition for R Main Procee etition for R Nonmain Pr	eding Recognition			
Chapter 15 E Country of debtor's center of n Each country in which a foreig by, regarding, or against debto	nain interests gn proceeding	g	under	Tax-Exer (Check box, or is a tax-exer Title 26 of t	mpt Entity , if applicable empt organize the United St	e) zation tates	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi	(Check nsumer debts, 101(8) as dual primarily	for		s are primarily ess debts.
Filing	Foo (Chool	Ir one how		(the Internal	Revenue Co		a perso	onal, family, or l	ter 11 Debt	•		
□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed explication for the court's consideration. See Official Form 3B. □ A pl				Debtor is a sr Debtor is not if: Debtor's aggine less than stall applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (color boxes: ag filed with of the plan w	debtor as defin ness debtor as d	ned in 11 U.S.0 defined in 11 U ated debts (exc to adjustment	C. § 101(51I J.S.C. § 1010 cluding debts on 4/01/16	s owed to insic and every three	ders or affiliates)  ee years thereafter).  editors,		
Statistical/Administrative  ☐ Debtor estimates that fu ☐ Debtor estimates that, al there will be no funds a	nds will be fter any exe	available f	rty is exc	luded and	secured created administrate	editors.		y.c. ş 1125(b).	THIS	SPACE IS	FOR COURT	USE ONLY
Estimated Number of Credi	00- 20	00- 1	] ,000- ,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
	00,001 to \$5 500,000 to	500,001 \$: 0 \$1 to	] 1,000,001 \$10 iillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
	00,001 to \$5 500,000 to	500,001 \$: 0 \$1 to	] 1,000,001 \$10 illion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Campbell, Evelyn (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ George M. Vogl, IV ARDC # May 11, 2015 Signature of Attorney for Debtor(s) (Date) George M. Vogl, IV ARDC # 6273590 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

## B1 (Official Form 1)(04/13)

**Voluntary Petition** 

(This page must be completed and filed in every case)

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Evelyn Campbell

Signature of Debtor Evelyn Campbell

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 11, 2015

Date

### Signature of Attorney\*

### X /s/ George M. Vogl, IV ARDC #

Signature of Attorney for Debtor(s)

#### George M. Vogl, IV ARDC # 6273590

Printed Name of Attorney for Debtor(s)

#### Ledford, Wu & Borges, LLC

Firm Name

105 W. Madison 23rd Floor Chicago, IL 60602

Address

### Email: notice@billbusters.com

### 312-853-0200 Fax: 312-873-4693

Telephone Number

May 11, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Campbell, Evelyn

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	7
2	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Evelyn Campbell		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing a responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Evelyn Campbell Evelyn Campbell
Date: May 11, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Evelyn Campbell		Case No.	
_		Debtor		
			Chapter	7
			1	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	18,810.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		78,930.43	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,241.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,195.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	18,810.00		
			Total Liabilities	78,930.43	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Evelyn Campbell		Case No.	
-		Debtor		
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	4,241.00
Average Expenses (from Schedule J, Line 22)	4,195.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	1,918.44

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		78,930.43
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		78,930.43

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B6A (Official Form 6A) (12/07)

In re	Evelyn Campbell	Case No.	
_			
		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Evelyn Campbell	Case No.	
		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	60.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account w/TCF Bank	-	600.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Family pictures, books, CDs, DVDs, artwork	-	100.00
6.	Wearing apparel.	Ordinary wearing apparel	-	300.00
7.	Furs and jewelry.	Wedding ring, engagement ring, assorted costume jewelry	-	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

2 continuation sheets attached to the Schedule of Personal Property

2,810.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In	re Evelyn Campbell			Case No.	
			Debtor		
		SCHEDULE	B - PERSONAL PROPE (Continuation Sheet)	CRTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the	Potential for	eclosure sale surplus	-	15,000.00

Sub-Total > 15,000.00 (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

debtor, and rights to setoff claims. Give estimated value of each.

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B6B (Official Form 6B) (12/07) - Cont.

In re	Evelyn Campbell	Case No.
		· · · · · · · · · · · · · · · · · · ·

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Н	lome office equipment	-	1,000.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) Total > 1,000.00

18,810.00

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B6C (Official Form 6C) (4/13)

In re	Evelyn Campbell	Case No
_		Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amo		temption that exceeds /1/16, and every three years thereaft. n or after the date of adjustment.)
	Canadify Lavy Danvidina	Value of	Current Value of

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	735 ILCS 5/12-1001(b)	60.00	60.00
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit 735 ILCS 5/12-1001(b)	600.00	600.00
<u>Household Goods and Furnishings</u> Miscellaneous used household goods	735 ILCS 5/12-1001(b)	750.00	1,500.00
Books, Pictures and Other Art Objects; Collectible Family pictures, books, CDs, DVDs, artwork	e <u>s</u> 735 ILCS 5/12-1001(b)	100.00	200.00
Wearing Apparel Ordinary wearing apparel	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Furs and Jewelry</u> Wedding ring, engagement ring, assorted costume jewelry	735 ILCS 5/12-1001(a)	100%	1,000.00
Other Contingent and Unliquidated Claims of Ever Potential foreclosure sale surplus	<u>y Nature</u> 735 ILCS 5/12-901	15,000.00	15,000.00
Office Equipment, Furnishings and Supplies Home office equipment	735 ILCS 5/12-1001(d)	1,000.00	1,000.00

Total: 18,810.00 19,660.00

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B6D (Official Form 6D) (12/07)

In re	Evelyn Campbell		Case No.
_		Debtor	_,

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		<u> </u>					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	N	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.						H		
Account No.								
		_	Value \$			Н		
Account No.			Value \$					
Account No.								
			Value \$					
		<u> </u>		ubt	ota	1		
continuation sheets attached			(Total of the			- 1		
			(Report on Summary of Sch		ota ule	- 1	0.00	0.00
(Report on Summary of Schedules)								

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B6E (Official Form 6E) (4/13)

In re	Evelyn Campbell	Case No.	
-	· · · · · · · · · · · · · · · · · · ·	Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relationship of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. $11 \text{ U.S.c.}$ § $507(a)(3)$ .
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Evelyn Campbell	Case No.
_	Debtor	<del></del> ,

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CON	U N	L.	)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	U U U U		N	UNLIQUID	1 -	= 1	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1653			Opened 4/01/82 Last Active 6/19/10 Credit Card	T	D A T E D		Ī	
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		-						8,316.00
Account No.		T	Credit card	T		T	1	
Ann Taylor PO Box 1304 New Haven, CT 06505		-						700.00
Account No. xxxxxxxx9082			Opened 6/01/13	T		T		
Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237		-	Collection Attorney Mbna America N.A.					
					L	L		2,930.00
Account No.  MBNA America P.O. Box 15026 Wilmington, DE 19850-5026			Representing: Cach Llc/Square Two Financial					Notice Only
continuation sheets attached			(Total of	Subt			)	11,946.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Evelyn Campbell	Case No	
_		Debtor	

CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	Ç	Ü	D	)
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NLIQUIDATED	DISPUTED	E
Account No. xxxxxx5123			Opened 5/01/00 Last Active 9/02/11	]⊤	T E		
Caliber Home Loans, In Po Box 24610 Oklahoma City, OK 73124		-	Real Estate Mortgage - Notice Only		D		0.00
Account No.							
Ira T. Nevel 175 N. Franklin Suite 201 Chicago, IL 60606			Representing: Caliber Home Loans, In				Notice Only
Account No. xxxx8322			Opened 7/01/13	T			
Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595		-	Collection Attorney Hsbc Bank Nevada				2,008.00
Account No.				T			
HSBC NV 1441 Schilling Place Salinas, CA 93901			Representing: Calvary Portfolio Services				Notice Only
Account No. xxxxxxxxxxxx9576			Opened 6/01/01 Last Active 2/13/12	T			
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		_	Credit Card				9,300.00
Sheet no. 1 of 4 sheets attached to Schedule of	_			Sub	tota	ıl	44 000 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	re)	11,308.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Evelyn Campbell	Case No	
_		Debtor	

CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	Ğ	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 2012 M1 149657	l			T	E		
Freedman Anselmo Lindberg LLC 1771 W Diehl RD STE 150 Naperville, IL 60563-4947			Representing: Capital One		D		Notice Only
Account No.			Credit card		П		
Capital One Bank PO Box 85520 Attn: Bankruptcy Dept. Richmond, VA 23285		-					2,931.43
Account No. 2011 M1 134517	t	T		T	T		
Freedman Anselmo Lindberg LLC 1771 W Diehl RD STE 150 Naperville, IL 60563-4947			Representing: Capital One Bank				Notice Only
Account No. xxxxxxxxxxxx3732			Opened 8/01/90 Last Active 4/19/11				
Chase Card Po Box 15298 Wilmington, DE 19850		_	Credit Card				11,917.00
Account No.			Credit card	T			
Citibank PO Box 6615 The Lakes, NV 88901		-					8,000.00
Sheet no. 2 of 4 sheets attached to Schedule of			,	Sub	tota	1	00.040.40
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pag	re)	22,848.43

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B6F (Official Form 6F) (12/07) - Cont.

In re	Evelyn Campbell	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGENT	UNLIQUIDATED	-0110	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx9845			Opened 10/01/91 Last Active 4/14/10	Т	T E		
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		-	Credit Card		D		15,190.00
Account No.			Credit card				
Neiman Marcus 1201 Elm Street, 27th Flr. Dallas, TX 75270		-					1,000.00
	┡	-		-	L		
Account No. xxxxxxxxxxxx2723  Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		-	Hsbc Bank Nevada N A				12,125.00
Account No. 2012 M1 118123							
Freedman Anselmo Lindberg LLC 1771 W Diehl RD STE 150 Naperville, IL 60563-4947			Representing: Portfolio Recovery				Notice Only
Account No.	T	T			T		
HSBC NV 1441 Schilling Place Salinas, CA 93901			Representing: Portfolio Recovery				Notice Only
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of				Sub			28,315.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	20,010.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Evelyn Campbell	Case No.	
•		Debtor	

					_		
CREDITOR'S NAME,	000	ı	ısband, Wife, Joint, or Community	0.0	N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	I INATE CLAIM WAR INCLIDED A VIII	CONTINGEN	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx7943			Opened 1/01/12	Ť	T		
Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		-	Factoring Company Account World Financial Network Bank		D		2 742 00
							3,713.00
Account No. 2013 M1 100672							
Freedman, Anselmo, Lindberg 1771 W. Diehl St., #150 Naperville, IL 60566			Representing: Portfolio Recovery				Notice Only
Account No.	t						
World Financial Network National P.O. Box 659705 San Antonio, TX 78265-9705			Representing: Portfolio Recovery				Notice Only
Account No.			Credit card				
Sear Credit Cards PO Box 183081 Columbus, OH 43218		-					800.00
Account No.	H	T		T	H		
Sheet no. 4 of 4 sheets attached to Schedule of				Subt	ota	1	4 512 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	4,513.00
			(Report on Summary of So		ota lule		78,930.43

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B6G (Official Form 6G) (12/07)

In re	Evelyn Campbell	Case No.
III 1C	Lveryii Campbell	Case IVO.
		Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-17033 Doc 1 Filed 05/13/15 Entered 05/13/15 15:20:07 Desc Main Document Page 21 of 45

B6H (Official Form 6H) (12/07)

In re	Evelyn Campbell		Case No
	<u> </u>	Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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E	in this information to identify your	222				1				
	in this information to identify your cotor 1  Evelyn Cam									
Det	etor 1 Evelyn Cam	ppeii			_					
	otor 2 juse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number lown)						led filing nent show	wing post-petition		
O.	fficial Form B 6I					MM / DD/		io relieving date.		
	chedule I: Your Inc	ome				וטט / וויוויו	1111		12/13	
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	ır spouse is not filing w	ith you, do not inclu	ıde info	rmati	on about your s	pouse. It	f more space is	needed,	
1.	Fill in your employment information.		Debtor 1		Debtor	Debtor 2 or non-filing spouse				
	If you have more than one job, attach a separate page with	Employment status	■ Employed			■ Emp	■ Employed			
	information about additional	,,	☐ Not employed	☐ Not employed				☐ Not employed		
	employers.	Occupation	Self Employed	Auto S	Sales					
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?							
Par	t 2: Give Details About Mor	nthly Income								
spou If yo	mate monthly income as of the duse unless you are separated.  u or your non-filing spouse have me space, attach a separate sheet to	ore than one employer, c					son on th			
2.	List monthly gross wages, sala deductions). If not paid monthly,	ry, and commissions (b calculate what the month	efore all payroll ly wage would be.	2.	\$	0.00	\$	1,500.00		
3.	Estimate and list monthly over	ime pay.		3.	+\$	0.00	+\$	0.00		
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	1,500.00		

Deb	tor 1	Evelyn Campbell	-	Case number (if known)		
	Cor	by line 4 here	4.	For Debtor 1	For Debtor non-filing s	
E	•	-			·	
5.	5a.	all payroll deductions:	5a.	\$ 0.00	<b>c</b>	0.00
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.		\$ \$	0.00
	5c.	Voluntary contributions for retirement plans	5c.	\$ <u>0.00</u> \$ 0.00	\$	0.00
	5d.	Required repayments of retirement fund loans	5d.	\$ 0.00 \$ 0.00	\$	0.00 0.00
	5e.	Insurance	5a. 5e.	\$ 0.00	\$	0.00
	5f.	Domestic support obligations	5f.	\$ 0.00	*	0.00
	5g.	Union dues	5g.	\$ 0.00	\$ 	0.00
	5h.	Other deductions. Specify:	5h.+		· · <del></del>	0.00
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<del>-</del> 6.	\$ 0.00	\$	0.00
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 0.00	· · · <del></del>	,500.00
		* * *	•••	Ψ <u> </u>	Ψ	000.00
8.	8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 800.00	\$	0.00
	8b.	Interest and dividends	8b.	\$ 0.00	- \$	0.00
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		Ψ 0.00	Ψ	0.00
		settlement, and property settlement.	8c.	\$ 0.00	\$	0.00
	8d.	Unemployment compensation	8d.	\$ 0.00	\$	0.00
	8e.	Social Security	8e.	\$ 1,941.00	\$	0.00
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f.	\$ 0.00	\$	0.00
	8g.	Pension or retirement income	8g.	\$0.00	\$	0.00
	8h.	Other monthly income. Specify:	8h.+	\$0.00	+ \$	0.00
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$\$	\$	0.00
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$	2,741.00 + \$	1,500.00	= \$ 4,241.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			1,000.00	1 - 1,2 11100
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not exify:	depen	•	sted in <i>Schedul</i>	de J. +\$ 0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certallies				\$ 4,241.00
13.	Do	you expect an increase or decrease within the year after you file this form	?			Combined monthly income
		No. Yes Explain:				

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Debtor 1   Evelyn Campbell   Evelyn Campbell   Potential   An animaled filing   Animaled fi	Fill	in this informa	tion to identify yo	our case:							
An armended filling	Deb	itor 1	Evelyn Camr	ahell			Ch	eck if this is:			
A supplement showing post-petition chapter	200	NOT 1	Lveiyii Callip	JUCII			_				
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS   MM / DD / YYYY    Case number (If known)   A separate filing for Debtor 2 because Debtor (If known)   A separate household    Official Form B 6J   Schedule J: Your Expenses   12/13    Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household    1. Is this a joint case?   No. Go to line 2.    Yes. Describe Your Household   No. Go to line 2.    Yes. Describe Your Household   No. Go to line 2.    Yes. Describe Your Beach dependents?   No. Go to line 2.    Yes. Describe Your Beach dependents?   No. Go to line 2.    Yes. Describe Your Beach dependents?   No. Go to line 2.    Do not list Debtor 1 mark file a separate Schedule J.    Do not list Debtor 1 mark file a separate Schedule J.    Do not list Debtor 1 mark file a separate Schedule J.    Do not list Debtor 1 mark file a separate Schedule J.    Do not list Debtor 1 mark file a separate Schedule J.    No.   No.	Deb	otor 2					_				
Case number (If known)    A separate filing for Debtor 2 because Debtor (If known)   A separate household	(Spo	ouse, if filing)						13 expenses as of	the following date:		
Official Form B 6J Schedule J: Your Expenses  1/2/13  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  Is Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No   No to line 2.  Yes. Does Debtor 2 live in a separate Schedule J.  2. Do you have dependents?  Do not list Debtor 1   Yes. Fill out this information for each dependent and Debtor 2.  Do not list Debtor 1   Yes. Fill out this information for each dependent in an Obetor 2.  Do not state the dependents' names.    Yes   Yes   No   No   Yes   No   No   Yes   Yes	Unit	ed States Bankru	uptcy Court for the:	NORTH		MM / DD / YYYY					
Official Form B 6J Schedule J: Your Expenses  1/2/13  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  Is Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No   No to line 2.  Yes. Does Debtor 2 live in a separate Schedule J.  2. Do you have dependents?  Do not list Debtor 1   Yes. Fill out this information for each dependent and Debtor 2.  Do not list Debtor 1   Yes. Fill out this information for each dependent in an Obetor 2.  Do not state the dependents' names.    Yes   Yes   No   No   Yes   No   No   Yes   Yes	Cas	e number					п	A separate filing fo	r Debtor 2 because Debtor		
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Answer every question.   Part     Describe Your Household											
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part !:   Describe Your Household	O	fficial Fo	rm B 6J								
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part !:   Describe Your Household	S	chadula	I. Your I	_ Evnen	1808				12/12		
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1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Do not list Debtor 1  And Debtor 2.  Do not list Debtor 1  And Debtor 2.  Do not state the dependents?  Do not state the dependents in ames.  Fill out this information for bebtor 1 or Debtor 2  Do not state the dependents in ames.  Fill out this information for bebtor 1 or Debtor 2  Do not state the dependents in ames.  No  Yes.  No  No  Yes.  Roll out this information for bebtor 1 or Debtor 2  Do not state the dependents in ames.  No  Yes  No  No  Yes  Stimate Your dependents?  This is a supplemental Schedule J, theck the box at the top of the form and fill in the applicable date.  Include expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)  If not included in line 4:  4a. Real estate taxes  4b. Your expenses  Loude Ac. S  O.00  Homeowner's association or condominium dues  Ac. S  O.00  Homeowner's association or condominium dues  Ac. S  O.00  Homeowner's association or condominium dues	info	ormation. If m	ore space is ne	eded, atta	ch another sheet to this						
No. Go to line 2.  No. Does Debtor 2 live in a separate household?  No. Do not list Debtor 1  No. Do not state the dependents' names.  No. Do not state the dependents' names.  No.				hold							
	1.	•									
No   Yes. Debtor 2 must file a separate Schedule J.    2.   Do you have dependents?   No   Yes.   Fill out this information for and Debtor 2.   Do not state the dependents in and Debtor 2.   Do not state the dependents in amount in the dependent in and Debtor 2.   Do not state the dependent in a Chapter in and Debtor 3.   One shade the dependent in a Chapter in and Debtor 3.   One shade the dependent in a Chapter in and Debtor 3.   One in the dependent in a Chapter in and Debtor 3.   One in the dependent in a Chapter				_							
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Do not list Debtor 1 and Debtor 2. Do not state the dependents' names.  Do not state the dependents' names.  Do your expenses include expenses of people other than your self and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. \$  0.00  1,400.00  1,400.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  1,000		=	-	st file a sep	parate Schedule J.						
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3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses		Do not state	the						□ No		
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 50.00  4d. Homeowner's association or condominium dues		dependents'	names.								
3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses											
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:											
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3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 6L.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00											
expenses of people other than yourself and your dependents?    Part 2:   Estimate Your Ongoing Monthly Expenses	3.	Do your exp	enses include		No				<b>-</b> 100		
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4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  Your expenses  4. \$  1,400.00  4. \$  0.00  4a. \$  0.00  4b. \$  25.00  4c. Homeowner's association or condominium dues		•	•		•	•					
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4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4a. \$  0.00  25.00  4b. \$  50.00  4d. \$  0.00			·	e ground o	or lot.		4.	\$	1,400.00		
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00		If not includ	led in line 4:								
4c.Home maintenance, repair, and upkeep expenses4c.\$4d.Homeowner's association or condominium dues4d.\$									_		
4d. Homeowner's association or condominium dues 4d. \$ 0.00		•	•					<u> </u>			
	5.					me equity loans		·			

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Deb	otor 1	Evelyn C	Campbell C	Case num	ber (if known)	
6.	Utiliti	ies:				
٠.	6a.		, heat, natural gas	6a.	\$	300.00
	6b.	•	wer, garbage collection	6b.	·	55.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	· <u> </u>	280.00
	6d.	Other. Spe	· · · · · · · · · · · · · · · · · · ·	6d.		0.00
7.			ekeeping supplies	<del>-</del> 7.	·	500.00
8.			children's education costs	8.	*	0.00
9.			ry, and dry cleaning	9.	*	100.00
-		•	products and services	10.	·	100.00
		-	ntal expenses	11.		100.00
			Include gas, maintenance, bus or train fare.		<b>–</b>	100.00
14.			ar payments.	12.	\$	650.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
14.			ributions and religious donations	14.		0.00
	Insur				·	
	Do no	ot include in	surance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	\$	0.00
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle ins	surance	15c.	\$	85.00
	15d.	Other insu	rrance. Specify:	15d.	\$	0.00
16.	Taxes	s. Do not in	clude taxes deducted from your pay or included in lines 4 or 20.		-	
	Speci			16.	\$	0.00
17.			ease payments:	. –	•	
			ents for Vehicle 1	17a.	·	0.00
			ents for Vehicle 2	17b.	·	0.00
			ecify: Spouse's Car Payment	17c.	*	450.00
		Other. Spe	·	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as	18.	¢	0.00
10			your pay on line 5, Schedule I, Your Income (Official Form 6I).	10.	· .	
19.			s you make to support others who do not live with you.	40	\$	0.00
20	Speci		erty expenses not included in lines 4 or 5 of this form or on Sched	19.		
∠∪.			erty expenses not included in lines 4 or 5 of this form or on <i>Sched</i> s on other property	iuie i: Y 20a.		0.00
		Real estat	· · ·	20a. 20b.	· <u> </u>	0.00
			homeowner's, or renter's insurance	20b. 20c.	·	0.00
			norneowners, or renters insurance nce, repair, and upkeep expenses	20d.	· <u> </u>	
			er's association or condominium dues	20d. 20e.		0.00
24			er a association or condominium dues		· -	0.00
21.	otnei	r: Specify:		21.	+\$	0.00
22.	Your	monthly e	xpenses. Add lines 4 through 21.	22.	\$	4,195.00
			r monthly expenses.			
23.			monthly net income.			<b>_</b>
			12 (your combined monthly income) from Schedule I.	23a.	\$	4,241.00
			monthly expenses from line 22 above.	23b.	-\$	4,195.00
	23c.		our monthly expenses from your monthly income.	00-	¢	46.00
		The result	is your monthly net income.	23c.	\$	40.00
24.	Do vo	ou expect a	an increase or decrease in your expenses within the year after you	file this	s form?	
	For ex	cample, do yo	u expect to finish paying for your car loan within the year or do you expect your mo			se or decrease because of a
			terms of your mortgage?	5 5 1 1	-	
	■ No	٥.				
	□Ye	es.				
	Expla					

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Evelyn Campbell			Case No.								
			Debtor(s)	Chapter	7							
	DECLARATION CONCERNING DEBTOR'S SCHEDULES  DECLARATION LINDER PENALTY OF PERILIPY BY INDIVIDUAL DERTOR											
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR											
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting sheets, and that they are true and correct to the best of my knowledge, information, and belief.												
Date	May 11, 2015	Signature	/s/ Evelyn Campbell Evelyn Campbell Debtor									

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Northern District of Illinois

In re	Evelyn Campbell		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,000.00	2015 YTD: W Income from Self Employment
\$9,614.00	2014: W Income from Self Employment
\$6,710.64	2015 YTD: H Income from Employment
\$42,665.00	2014: H Income from Employment
\$38,644.00	2013: H Income from Employment

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B7 (Official Form 7) (04/13)

### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** \$7,766.40 **SOURCE** 

2015 YTD: W SSI

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS AMOUNT STILL DATES OF AMOUNT PAID OF CREDITOR **PAYMENTS** OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS** OWING **TRANSFERS** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION Capital One Bank v Evelyn Campbell Collection **Circuit Court of Cook County Judgment** 2011 M1 134517 entered Capital One Bank v Evelyn Campbell Collection **Judgment Circuit Court of Cook County** 2012 M1 149657 entered Circuit Court of Cook County, Beneficial Financial v Evelyn Campbell Property sold **Foreclosure** 2014 CH 03278 **Chancery Division** 4/7/15

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NATURE OF CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION Portfolio Recovery v Evelyn Campbell Collection **Circuit Court of Cook County Judgment** 2012 M1 118123 entered Portfolio Recovery v Evelyn Campbell Collection **Circuit Court of Cook County Judgment** 2013 M1 100672 entered

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Ledford, Wu & Borges, LLC 105 W. Madison 23rd Floor Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR **3-4/2015**  AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,570.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
DATE OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Case 15-17033 Doc 1 Filed 05/13/15 Entered 05/13/15 15:20:07 Desc Main Document Page 34 of 45

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#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 11, 2015
Signature /s/ Evelyn Campbell
Evelyn Campbell
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

		Northern Dis	strict of Illinois		
In re Evely	yn Campbell		2.1. ()	Case No.	
		]	Debtor(s)	Chapter	7
	CHAPTER 7 1	NDIVIDUAL DEBTO	DR'S STATEM	FNT OF INTEN	ITION
	ebts secured by property erty of the estate. Attacl		•	npleted for <b>EAC</b>	<b>H</b> debt which is secured by
prope	erry of the estate. Attach	i additional pages if her	_		
Property No.	1				
Creditor's Na -NONE-	ame:		Describe Prope	rty Securing Deb	t:
Property will  □ Surren	be (check one):	☐ Retained			
□ Redee □ Reaffi	e property, I intend to (che m the property rm the debt Explain		oid lien using 11 U	J.S.C. § 522(f)).	
Property is (cl	heck one): ed as Exempt		☐ Not claimed a	as exempt	
	1			1	
	rsonal property subject to unnal pages if necessary.)	nexpired leases. (All three	columns of Part	B must be complet	ed for each unexpired lease.
Property No.	1				
Lessor's Nan -NONE-	ne:	Describe Leased Pro	Describe Leased Property:		e Assumed pursuant to 11 $5(p)(2)$ :
	er penalty of perjury that perty subject to an unexpi		intention as to a	ny property of my	estate securing a debt and/or
Date May 11	1, 2015		/s/ Evelyn Camp Evelyn Campbel		

Debtor

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## United States Bankruptcy Court Northern District of Illinois

In r	e Evelyn Campbell		Case No	) <b>.</b>	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(compensation paid to me within one year before the filing to be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy	y, or agreed to be pa	id to me, for services	
	For legal services, I have agreed to accept		\$	1,570.00	
	Prior to the filing of this statement I have received		\$	1,570.00	
	Balance Due			0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compens	sation with any other person	n unless they are me	mbers and associates	of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				y law firm. A
6.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspec	cts of the bankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and renderin</li> <li>b. Preparation and filing of any petition, schedules, statem</li> <li>c. Representation of the debtor at the meeting of creditors</li> <li>d. [Other provisions as needed]</li> <li>Exemption planning; preparation and filing and filing of motions pursuant to 11 USC 5</li> </ul>	ent of affairs and plan which and confirmation hearing, and g of reaffirmation agree	ch may be required; and any adjourned h ements and applie	earings thereof;	
7.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any disch			ary proceeding.	
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any as bankruptcy proceeding.	greement or arrangement fo	r payment to me for	representation of the	e debtor(s) in
Date	ed: <b>May 11, 2015</b>	/s/ George M. Vo	ogl, IV ARDC #		
		George M. Vogl,	IV ARDC # 6273	590	
		Ledford, Wu & E 105 W. Madison			
		23rd Floor			
		Chicago, IL 6060			
		312-853-0200 F notice@billbust	ax: 312-873-4693 ers.com		

105 W. Madison, 23rd Floor, Chicago, IL 60602

# Doc 1 Filed 05/13/15 Entered 05/13/15 15:20:07 Percentage (7) Document Page 37 of 45 ATTORNEY RETENTION CONTRACT Client No. 615

Responsible attorney: 6MV

(312)853-0200 Fax: (312)873-4693

1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford & wu and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistency.
2. Services and Fees: Client retains Attorney for the following services:  Chapter 7 (prepetition service only): \$
<ul> <li>3. Scope of Representation:</li> <li>(a) Attorney will counsel and represent Client in all aspects of the above matter(s) EXCEPT: (1) adversary proceedings; (2) § 722 redemption; (3) judicial lien avoidance; (4) post-discharge litigation; (5) appeals; (6) other:</li> <li>(b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an additional fee, to be agreed upon separately by the parties.</li> </ul>
4. Initial Consultation. Client acknowledges that Attorney has explained the following (please initial):  The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2  The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures  The difference among various types of retainer and that Client has made the choice identified in Paragraph 4  TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwise adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney  Other (specify):  Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.
<ul> <li>5. Client's Duties. Client agrees, during the course of representation, to:</li> <li>(a) provide Attorney with full, accurate and timely information, financial and otherwise;</li> <li>(b) follow Attorney's procedures and cooperate with Attorney in providing requested documents;</li> <li>(c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty;</li> <li>(d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit, or using an existing credit card or line of credit; and</li> <li>(e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.</li> </ul>
6. Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or more of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelton, Christina Banyon, David Hall Carter, and
7. <b>Termination</b> . Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4. Client will

reimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing

fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.

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## LEDFORD, WHERE BORRES, 79LOT 45

105 W. Madison, 23rd Floor, Chicago, IL 60602 (312)853-0200 Fax: (312)873-4693

## CONSULTATION AGREEMENT

	JO 14	<u> </u>		
OR C	FFIC	CE U	SE	
No	615	52	7	
wing	Atto	mey:	GM	V
	OR C	FOR OFFICE No. 615 ewing Attor	No. 6152 wing Attorney:	FOR OFFICE USE No. 6 1527 Swing Attorney: 6M 4/2/15

## THIS AGREEMENT IS REQUIRED BY FEDERAL LAW (11 U.S.C. § 528(a))

1.	Parties:	In 1	this	contract,	"Client"	means	the	undersigned,	both	individually	and	jointly;	"Attorney"	means t	the l	aw
fin	m of Led	ford,	Wu	& Borges	s, LLC aı	nd its st	aff a	attorneys.								

- 2. Purpose: Client has requested the opportunity to consult with and obtain information and advice from Attorney concerning options for relief from debts, which may include filing bankruptcy. This agreement is for purposes of that consultation only.
- 3. Client's Duties: In order for Attorney to give meaningful advice, Client agrees to give accurate, honest, full and fair disclosure of financial information concerning income over the past three years from all sources, monthly living expenses, the type and amount of all debts (including names and addresses of all creditors), all assets and property owned by the client, wherever located and by whomever held, and any additional information determined by Attorney to be relevant.
- 4. Services: The attorney agrees to provide Client with the following services:
  - a. analyzing Client's financial circumstances based on information provided by Client;
  - b. to the extent possible, advising Client of bankruptcy options and non-bankruptcy options based on the information provided by Client;

	c.	if Client has not provided Attorney with sufficient information upon which to fully advise Client on Client's options, informing Client what additional information Client needs to provide in order to enable Attorney to provide such advice and information;				
	d.	where applicable, advising Client of the requirements placed upon Client to file a bankruptcy; and				
	e.	to the extent possible, quoting a fee for providing bankruptcy and/or nonbankruptcy assistance to Client				
5. Fee	s (ch	eck one):				
7	A consultation fee will be waived if Client decides not to retain Attorney, in which case the attorney-clien relationship shall terminate at the conclusion of the interview					
	Cli	ent agrees to pay \$ in nonrefundable consultation fee				
for the	case	t Client decides to retain Attorney, this consultation becomes billable and is covered by the legal fee charged and a new written contract, as well as a Court-Approved Retention Agreement if applicable, must be signed and Attorney, which shall supersede this agreement. The new agreement(s) will also provide a detailed of the parties' obligations and a breakdown of the costs.				
to Clie	nt is	vledgement: Client acknowledges that the first date upon which Attorney provided any bankruptcy assistance the date noted above, and that Attorney provided Client with a copy of this agreement and the disclosure and mandated by Section 527(b) of the Bankruptcy Code.				
<b>S</b> U	el.	manshell x 4/2/2015 Date: / /				
Attorna	w, Q;	oneture: ARDC #: 6203590				

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court**

		rthern District of Illinois			
In re	Evelyn Campbell		Case No.		
		Debtor(s)	Chapter	7	
		NOTICE TO CONSUM O) OF THE BANKRUPTO	,	S)	
Code.	I (We), the debtor(s), affirm that I (we) have re	Certification of Debtor eceived and read the attached no	tice, as required by	§ 342(b) of the Bankruptcy	
Evelyr	n Campbell	$\chi$ /s/ Evelyn Cam	pbell	May 11, 2015	
Printed Name(s) of Debtor(s)		Signature of De	ebtor	Date	
Case No. (if known)		X			
		Signature of Joi	int Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## **United States Bankruptcy Court Northern District of Illinois**

Northern District of Illinois										
In re	Evelyn Campbell		Case No.							
		Debtor(s)	Chapter	7						
	VE	RIFICATION OF CREDITOR M	ATRIX							
		Number of	Creditors:	23						
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my						
Date:	May 11, 2015	/s/ Evelyn Campbell Evelyn Campbell Signature of Debtor								

American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355

Ann Taylor PO Box 1304 New Haven, CT 06505

Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237

Caliber Home Loans, In Po Box 24610 Oklahoma City, OK 73124

Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Bank PO Box 85520 Attn: Bankruptcy Dept. Richmond, VA 23285

Chase Card Po Box 15298 Wilmington, DE 19850

Citibank PO Box 6615 The Lakes, NV 88901

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 Freedman Anselmo Lindberg LLC 1771 W Diehl RD STE 150 Naperville, IL 60563-4947

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Freedman Anselmo Lindberg LLC 1771 W Diehl RD STE 150 Naperville, IL 60563-4947

Freedman, Anselmo, Lindberg 1771 W. Diehl St., #150 Naperville, IL 60566

HSBC NV 1441 Schilling Place Salinas, CA 93901

HSBC NV 1441 Schilling Place Salinas, CA 93901

Ira T. Nevel 175 N. Franklin Suite 201 Chicago, IL 60606

MBNA America P.O. Box 15026 Wilmington, DE 19850-5026

Neiman Marcus 1201 Elm Street, 27th Flr. Dallas, TX 75270

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

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Sear Credit Cards PO Box 183081 Columbus, OH 43218

World Financial Network National P.O. Box 659705 San Antonio, TX 78265-9705